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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/635,330	08/09/2000	Luis Eduardo Gutierrez-Sheris	25153-003	5198
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PATENT DOCKET CLERK COWAN, LIEBOWITZ & LATMAN, P.C. 1133 AVENUE OF THE AMERICAS NEW YORK, NY 10036			EXAMINER	
			KARMIS, STEFANOS	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/635,330	Applicant(s) GUTIERREZ-SHERIS, LUIS EDUARDO
	Examiner STEFANOS KARMIS	Art Unit 3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 20 November 2007.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-3,8-10, 14, 16, 18, 20, 24-26, 30-34, 40-44, 49, 50 and 62 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-3, 8-10, 14, 16, 18, 20, 24-26, 30-34, 40-44, 49, 50 and 62 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____

4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____.
 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

1. The following communication is in response to Applicant's amendment filed on 20 November 2007.

Status of Claims

2. Claims 1, 8, 9, 14, 16, 18, 24, 33, 42 are currently amended. Claim 62 is newly added. Therefore claims 1-3, 8-10, 14, 16, 18, 20, 24-26, 30-34, 40-44, 49, 50 and 62 are currently pending.

Response to Arguments

3. Applicant's arguments filed 20 November 2007 have been fully considered but are not persuasive.

Applicant argues that the prior art fails to teach two different includes. Specifically a unique device pick-up code and a corresponding personal code that is different from the device pick-up code. As stated in the rejection, Downing teaches providing the beneficiary with a unique device pick-up code corresponding to the transaction. Specifically, Downing teaches a secret code selected by the sender at the time the transfer was requested as well as a transfer confirmation reference number generated by the system and printed on the receipt (column 7, lines 6-17). The beneficiary then uses a CAT and enters the secret code and reference number to obtain the request funds (column 7, lines 29-42). While Downing teaches that use of a CAT, which allows the beneficiary to obtain funds without a card/PIN, Downing also teaches that

invention can be used in connections with ATMs (column 10, lines 34-36). Downing teaches the use of a PIN when reading the card of the transferor (column 10, lines 37-47). Downing further teaches differentiating pick-up codes from the sender's PIN to increase security in the system (column 9, lines 57-64). Downing fails to teach a personal code associated with the beneficiary. Risafi teaches issuing by a program sponsor to a card user a card with a PIN, in which the consumer (beneficiary) can even change the PIN if desired (column 6, lines 58-65). Risafi teaches that the card can be used to transfer money, including wire transfer (column 9, lines 27-57). Therefore the prior art teaches two different codes. Downing teaches device pick-up codes and personal codes associated with the sender. Risafi further teaches a personal code associated with a beneficiary receiving a card from a program sponsor, in which the card can be used for wire transfers.

Tadesco teaches a method and apparatus for establishing and managing vending machines in which items may be purchased from a vending machine by entering an identification code (column 4, lines 13-28; Examiner notes these identification codes to be analogous to the reference number/secret code). Therefore, the code is a device pick-up code. After the card is obtained, it is used with its PIN as taught by Risafi to obtain transferred funds. For these reasons, Applicant's arguments are not persuasive.

Regarding claim 2, Examiner acknowledges that Downing fails to teach obtaining a money pick-up device with a personal code. Risafi teaches obtaining cards with a personal code that is pre-assigned (column 6, lines 48-64). Specifically Risafi teaches that the card can be obtained via a third party (POS, ATM, dispensing device, designated agent of the card issuer)

where the user may then select a PIN. Therefore Risafi does teach the ability for the beneficiary to acquire the necessary card/information, not directly from the transferor.

Regarding claim 20, the Examiner respectfully disagrees with the Applicant. Downing clearly teaches providing the fund pick up number (device pick-up code) to the beneficiary from the customer (column 7, lines 29-42).

Regarding claim 62, Downing teaches transfer confirmation receipt number is printed on the sender's receipt (column 7, lines 6-17). The code is randomly generated (column 9, lines 57-64). Therefore, the reference numbers are single use codes, that are associated with a transaction and can be used to look up the specifics of a transaction.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1-3, 8-10, 14, 16, 18, 20, 24-26, 30-34, 40-44, 49, 50 and 62 are rejected under 35 U.S.C. 103(a) as being unpatentable over Downing et al. (hereinafter Downing) U.S. Patent 5,963,647 in view of Risafi et al. (hereinafter Risafi) U.S. Patent 6,473,500 in further view of Tedesco et al. (hereinafter Tedesco) U.S. Patent 6,085,888.

Regarding claims 1, 8, 14, 18 and 24, Downing teaches a method for transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and corresponding personal codes capable of selective operations of said money dispensing machines, said method comprising: collecting said sum of money, via said money-transfer company, from a customer for transfer to a beneficiary (column 6, lines 18-47 and column 10, lines 37-63) and providing said beneficiary with a unique device pick-up code (column 7, lines 6-17). Downing then teaches that the recipient uses another CAT machine to receive the funds. While the CAT machines have card readers (column 4, lines 61-67), it is not required that the recipient use a card to access the funds. Therefore Downing fails to teach obtaining a money pick-up device from a distributor and activating the money pick up device to receive the funds.

Risafi teaches that a card can be used to transfer money (column 9, lines 51-57). Risafi teaches cards can be purchased at a point of sale location, at an ATM, at any designated/approved card-dispensing device or from a card issuer or designated agent of the card issuer (column 6, lines 47-57). Risafi also teaches that a program sponsor can cause the card to be issued on behalf of a card user and assign a PIN to the card (column 6, lines 48-64). Risafi teaches that issuers or agents can sell or distribute card to card users or they can be obtained at a standalone terminal (column 10, lines 1-31). The cards can be acquired for the purpose of withdrawing cash (column 10, lines 32-35). Risafi and Downing fail to teach that the personal code is used for obtaining a money pick up device.

Tadesco teaches a method and apparatus for establishing and managing vending machines in which items may be purchased from a vending machine by entering an identification

code (column 4, lines 13-28). Therefore it would have been obvious to one of ordinary skill in the art, that the teachings of Downing and Risafi could have been modified to include a pick-up code entered into a vending machine as taught by Tadesco because it would provide an efficient manner for the intended beneficiary to obtain the money pick-up device to be delivered by entering the pick-up code received from the sender during an electronic transfer of funds. Furthermore, there is sufficient motivation to combine the teachings of Downing with Risafi because Downing teaches that recipient may also receive funds at a particular destination in other ways, for example through a branch location (column 12, lines 10-15).

Claims 2, 9, and 25, Downing fails to teach obtaining a money pick-up device with a personal code. Risafi teaches obtaining cards with a personal code that is pre-assigned (column 6, lines 48-64). Therefore it would have been obvious to one of ordinary skill in the art, that the teachings of Downing and Risafi could have been modified to include a pick-up code entered into a vending machine as taught by Tadesco because it would provide an efficient manner for the intended beneficiary to obtain the money pick-up device to be delivered by entering the pick-up code received from the sender during an electronic transfer of funds. Furthermore, there is sufficient motivation to combine the teachings of Downing with Risafi because Downing teaches that recipient may also receive funds at a particular destination in other ways, for example through a branch location (column 12, lines 10-15).

Claims 3 and 10, Downing teaches a method and system for transferring funds from an account to an individual in which a beneficiary utilizes a reference number and secret code provided by the sender to access the transferred funds (column 7, lines 29-42).

Claim 16, Downing fails to teach obtaining a money pick-up device with a personal code and activating the device. Risafi teaches activating of money pick-up device (column 10, lines 32-67).

Claims 20 and 26, Downing teaches a method and system for transferring funds from an account to an individual in which a beneficiary utilizes a reference number and secret code provided by the sender to access the transferred funds (column 7, lines 29-42).

Claims 30-32, Risafi teaches the step of activating one of said money pick-up devices includes the step of the distributor selecting a money pick-up device from an inventory of money-pick up devices, and activating the money pick-up devices selected from the inventory (column 10, lines 33-67).

Claims 33 and 42, Downing teaches a method for transferring a sum of money from a customer to a beneficiary via a money-transfer company, a network of money dispensing machines and corresponding personal codes capable of selective operations of said money dispensing machines, said method comprising: receiving by a recipient the funds-access code associated with a financial instrument (column 7, lines 6-17). Downing then teaches that the

recipient uses another CAT machine to receive funds. While the CAT machines have card readers (column 4, lines 61-67), it is not required that the recipient use a card to access the funds. Therefore Downing fails to teach obtaining a money pick-up device from a distributor and activating the money pick up device to receive the funds.

Risafi teaches that a card can be used to transfer money (column 9, lines 51-57). Risafi teaches cards can be purchased at a point of sale location, at an ATM, at any designated/approved card-dispensing device or from a card issuer or designated agent of the card issuer (column 6, lines 47-57). Risafi also teaches that a program sponsor can cause the card to be issued on behalf of a card user and assign a PIN to the card (column 6, lines 48-64). Risafi teaches that issuers or agents can sell or distribute cards to card-users or they can be obtained at a standalone terminal (column 10, lines 1-31). The cards can be acquired for the purpose of withdrawing cash (column 10, lines 32-35). Risafi and Downing fail to teach that the personal code is used for obtaining a money pick up device.

Tadesco teaches a method and apparatus for establishing and managing vending machines in which items may be purchased from a vending machine by entering an identification code (column 4, lines 13-28). Therefore it would have been obvious to one of ordinary skill in the art, that the teachings of Downing and Risafi could have been modified to include a pick-up code entered into a vending machine as taught by Tadesco because it would provide an efficient manner for the intended beneficiary to obtain the money pick-up device to be delivered by entering the pick-up code received from the sender during an electronic transfer of funds. Furthermore, there is sufficient motivation to combine the teachings of Downing with Risafi

because Downing teaches that recipient may also receive funds at a particular destination in other ways, for example through a branch location (column 12, lines 10-15).

Claims 34, and 43, Downing teaches the financial instrument is an instrument representative of a funds-transfer (column 5, lines 16-22).

Claims 44, Risafi teaches that the cards can be obtained via a check. Downing, Risafi and Tadesco fail to teach the funds-access code is the check number. Official Notice is taken that check numbers are old and well known in the financial arts. Therefore it would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Downing, Risafi and Tadesco and include the check number as the funds-access code because it is a unique number that can be used to identify the transaction.

Claims 40, 41, 49, and 50, Downing teaches specifying a selected recipient and associating the financial instrument with the recipient (column 7, lines 6-41).

Regarding claim 62, Downing teaches transfer confirmation receipt number is printed on the sender's receipt (column 7, lines 6-17). The code is randomly generated (column 9, lines 57-64). Therefore, the reference numbers are single use codes, that are associated with a transactions and can be used to look up the specifics of a transaction.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to STEFANOS KARMIS whose telephone number is (571)272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted
/Stefanos Karmis/
Art Unit 3693
04 February 2008